

FIG. 1

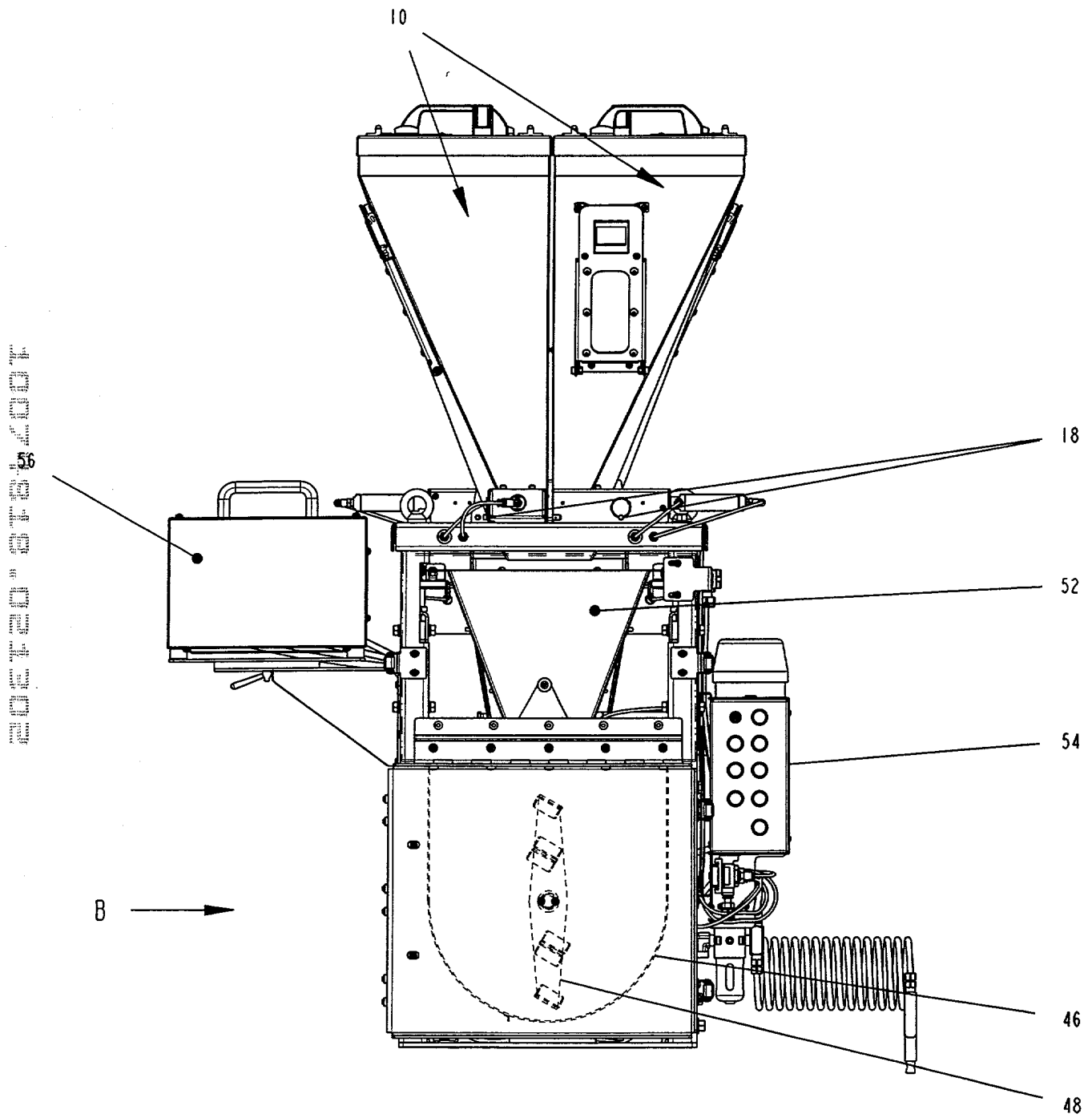


FIG. 2

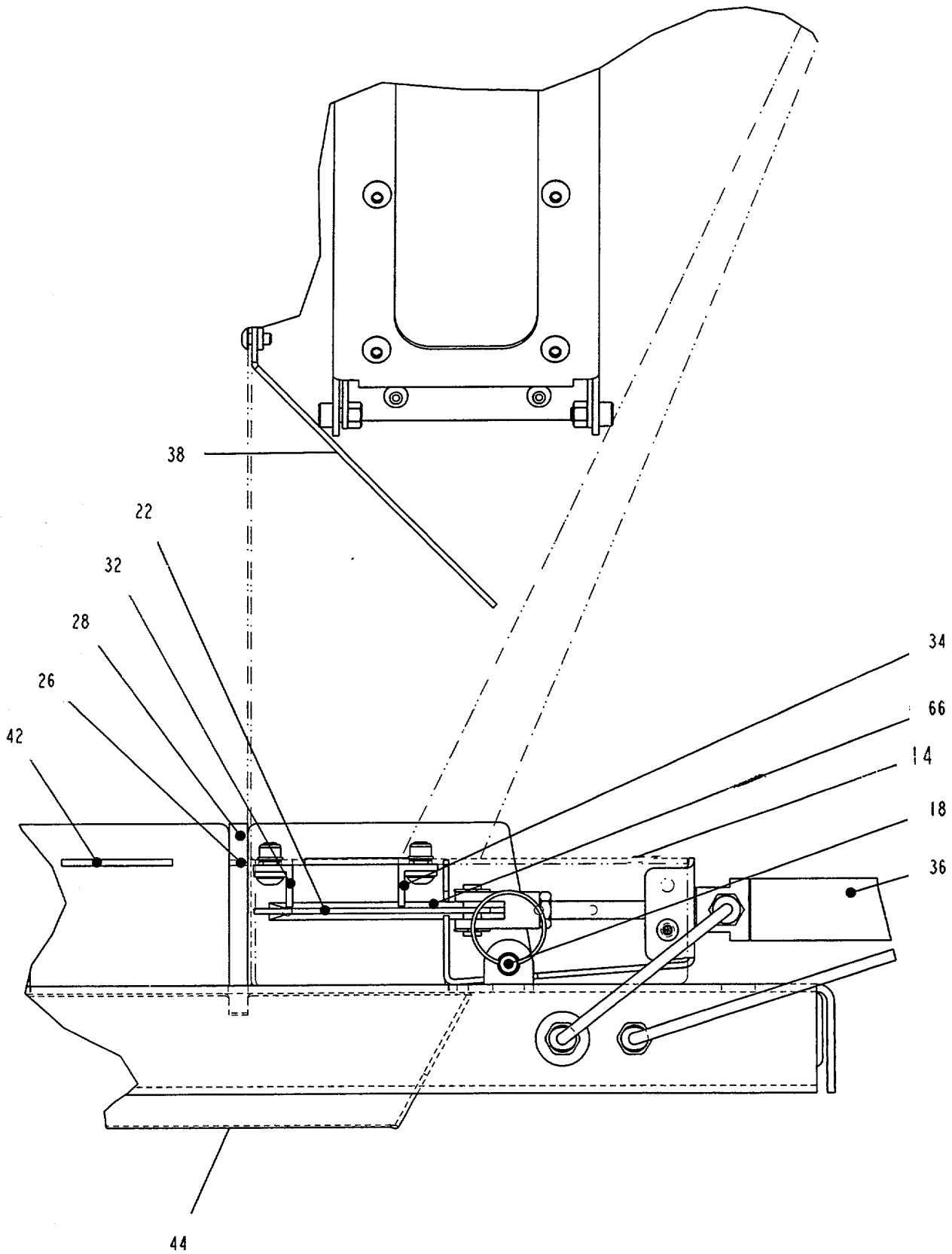


FIG. 3

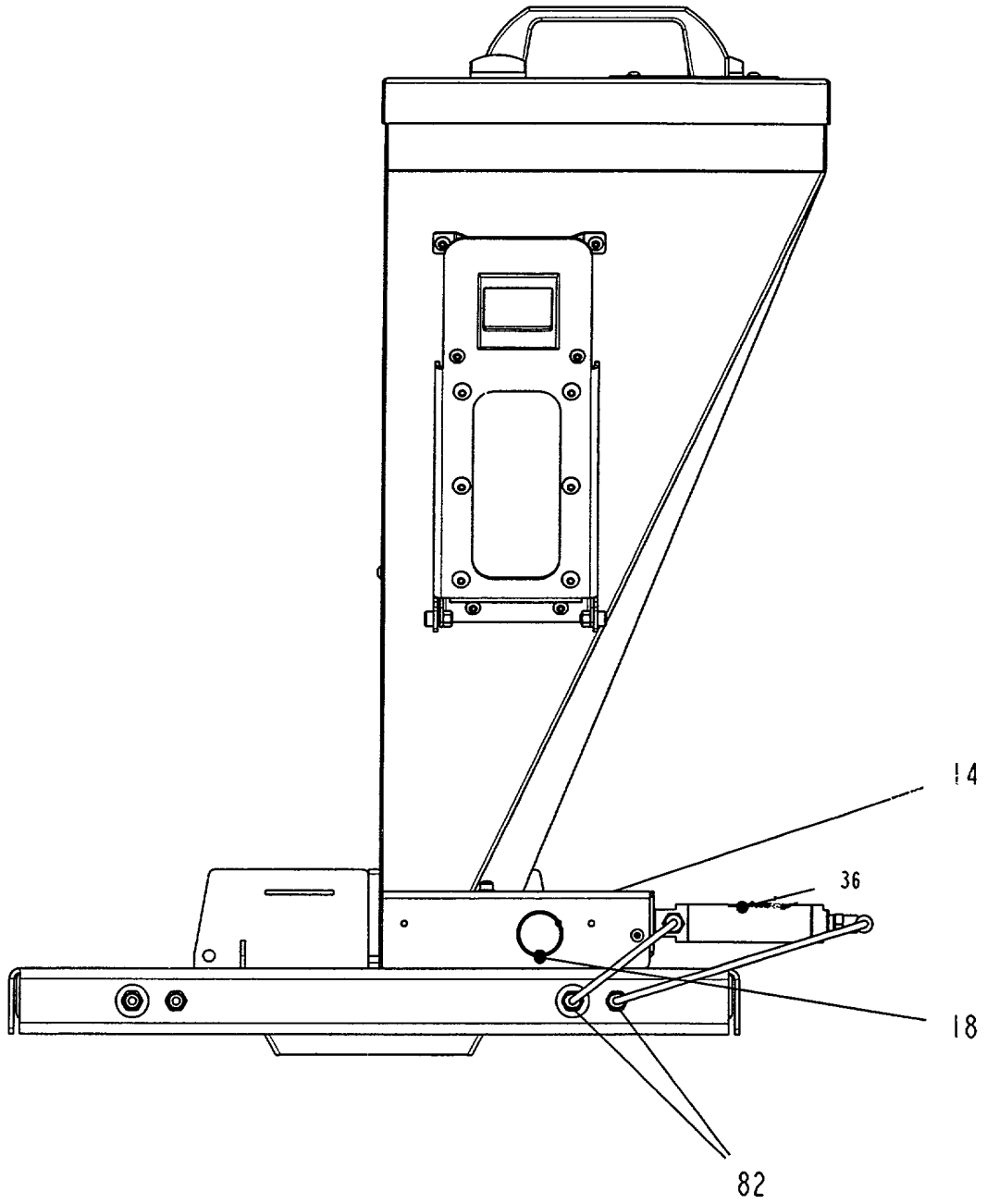


FIG. 4

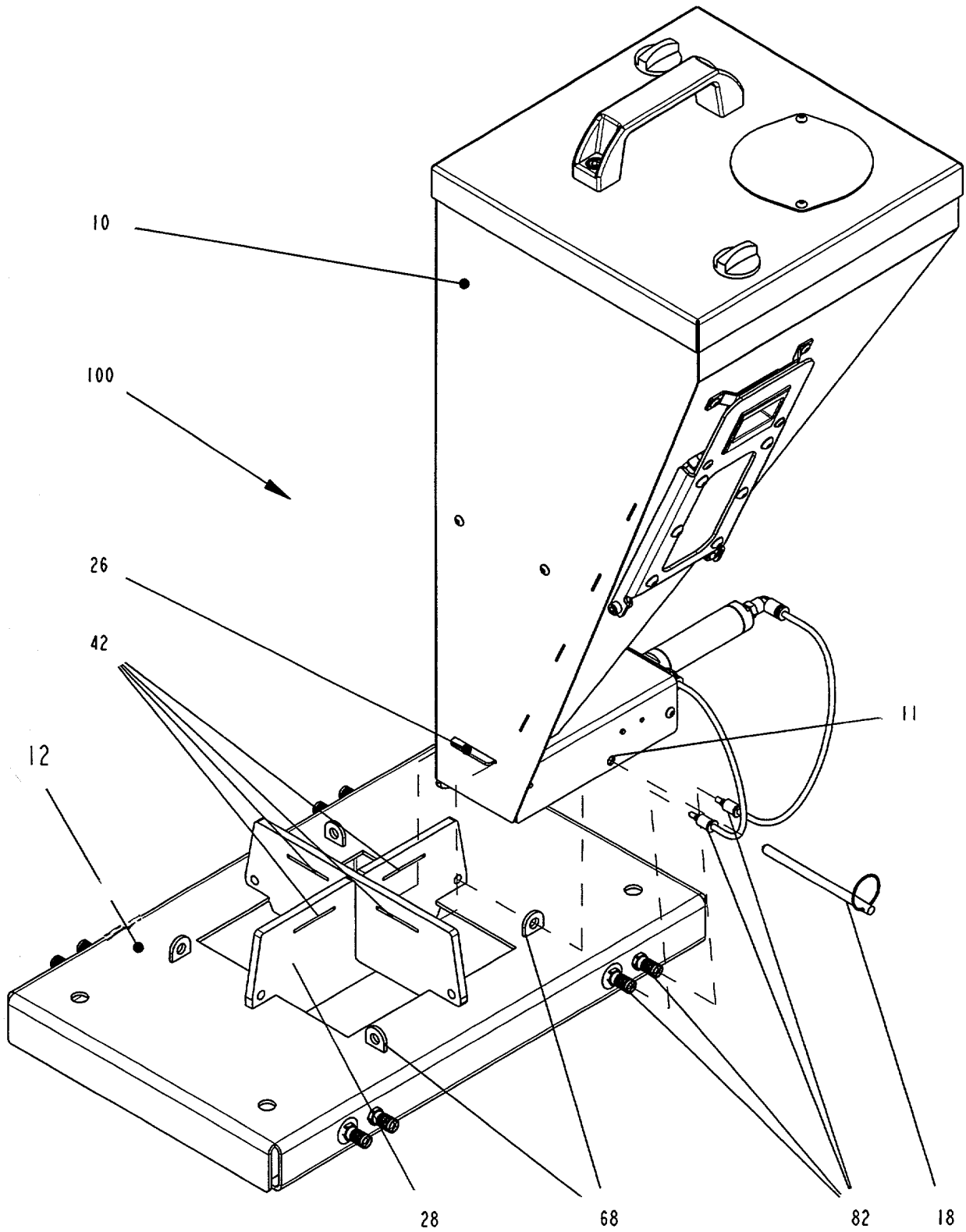
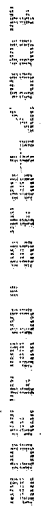


FIG. 5



Parameter	Unit	Value	Standard Error	t-Statistic	p-Value
Intercept		1.0000	0.0000	1.0000	0.0000
Age	Years	0.0000	0.0000	0.0000	0.0000
Gender		0.0000	0.0000	0.0000	0.0000
Marital Status		0.0000	0.0000	0.0000	0.0000
Education	Years	0.0000	0.0000	0.0000	0.0000
Income	Thousands of Dollars	0.0000	0.0000	0.0000	0.0000
Health Insurance		0.0000	0.0000	0.0000	0.0000
Unemployment Insurance		0.0000	0.0000	0.0000	0.0000
Disability Insurance		0.0000	0.0000	0.0000	0.0000
Life Insurance		0.0000	0.0000	0.0000	0.0000
Retirement Savings		0.0000	0.0000	0.0000	0.0000
Charitable Contributions		0.0000	0.0000	0.0000	0.0000
Gifts		0.0000	0.0000	0.0000	0.0000
Estate Tax		0.0000	0.0000	0.0000	0.0000
Gift Tax		0.0000	0.0000	0.0000	0.0000
Capital Gains Tax		0.0000	0.0000	0.0000	0.0000
Dividend Tax		0.0000	0.0000	0.0000	0.0000
Interest Tax		0.0000	0.0000	0.0000	0.0000
Charitable Deduction		0.0000	0.0000	0.0000	0.0000
Gift Tax Exemption		0.0000	0.0000	0.0000	0.0000
Estate Tax Exemption		0.0000	0.0000	0.0000	0.0000
Capital Gains Tax Exemption		0.0000	0.0000	0.0000	0.0000
Dividend Tax Exemption		0.0000	0.0000	0.0000	0.0000
Interest Tax Exemption		0.0000	0.0000	0.0000	0.0000
Charitable Deduction Exemption		0.0000	0.0000	0.0000	0.0000
Gift Tax Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Estate Tax Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Capital Gains Tax Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Dividend Tax Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Interest Tax Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Charitable Deduction Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Gift Tax Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Estate Tax Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Capital Gains Tax Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Dividend Tax Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Interest Tax Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Charitable Deduction Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Gift Tax Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Estate Tax Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Capital Gains Tax Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Dividend Tax Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Interest Tax Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Charitable Deduction Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Gift Tax Exemption Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Estate Tax Exemption Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Capital Gains Tax Exemption Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Dividend Tax Exemption Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Interest Tax Exemption Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Charitable Deduction Exemption Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Gift Tax Exemption Exemption Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Estate Tax Exemption Exemption Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Capital Gains Tax Exemption Exemption Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Dividend Tax Exemption Exemption Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Interest Tax Exemption Exemption Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000
Charitable Deduction Exemption Exemption Exemption Exemption Exemption Exemption		0.0000	0.0000	0.0000	0.0000

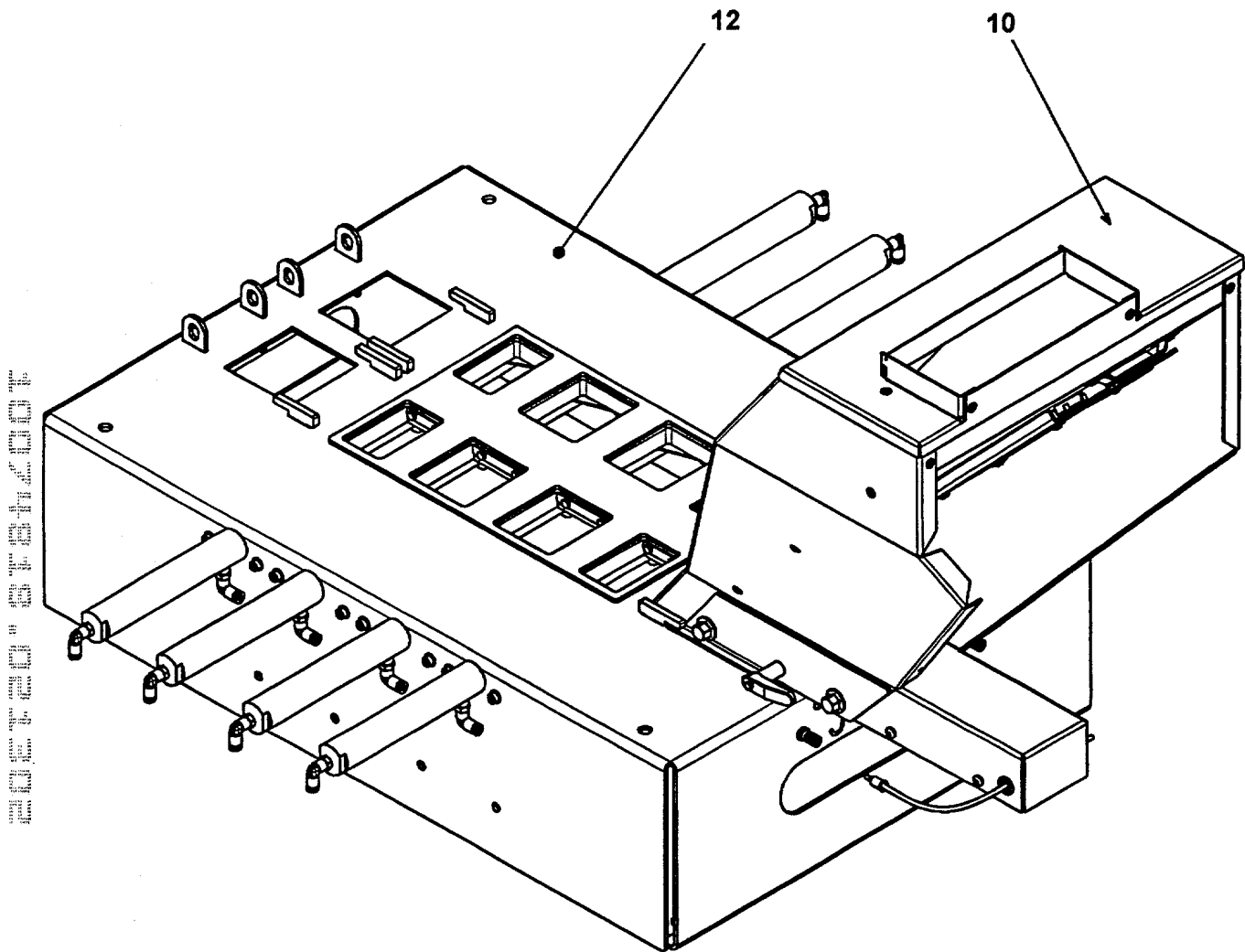


FIG. 7

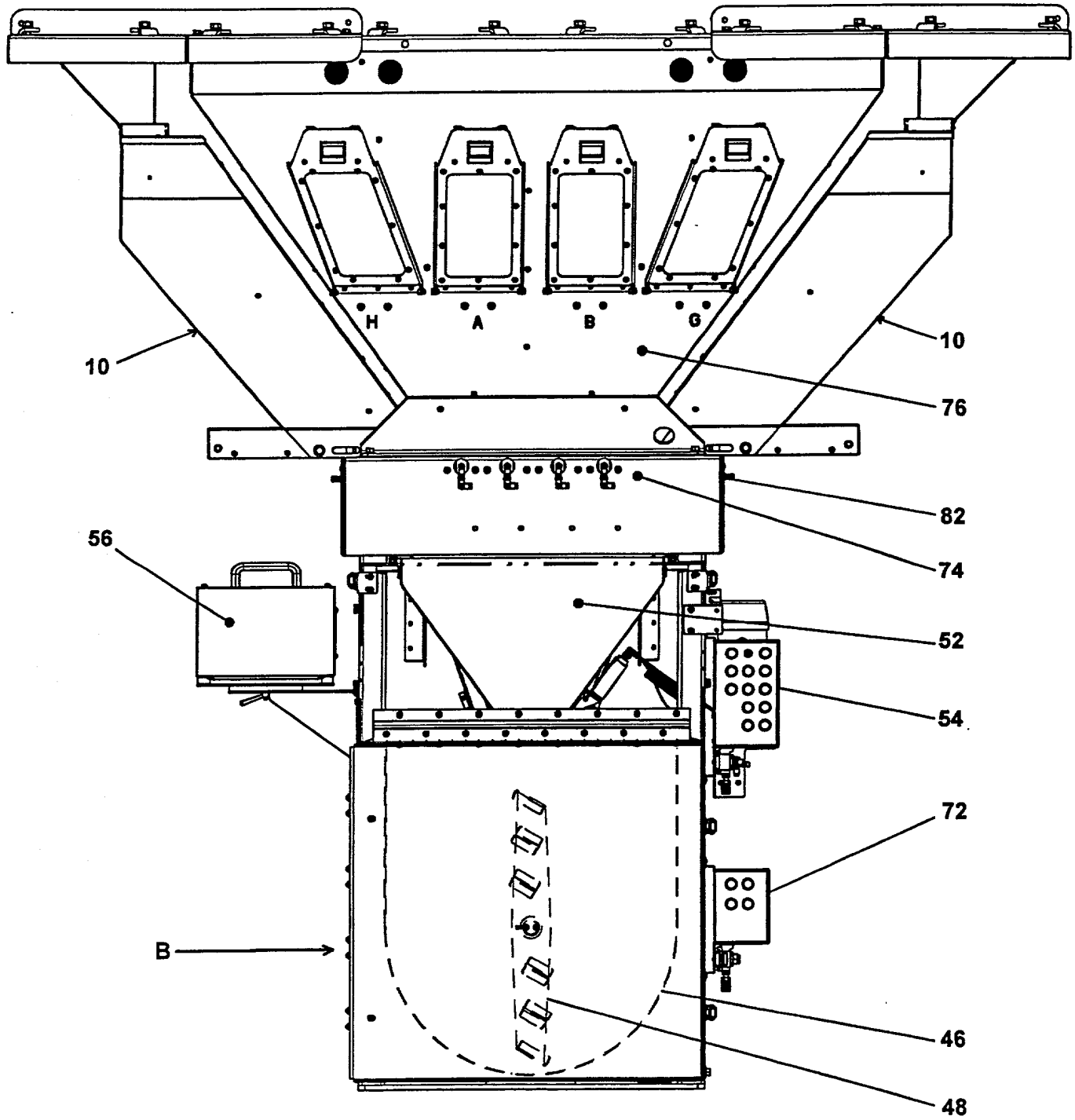


FIG. 8

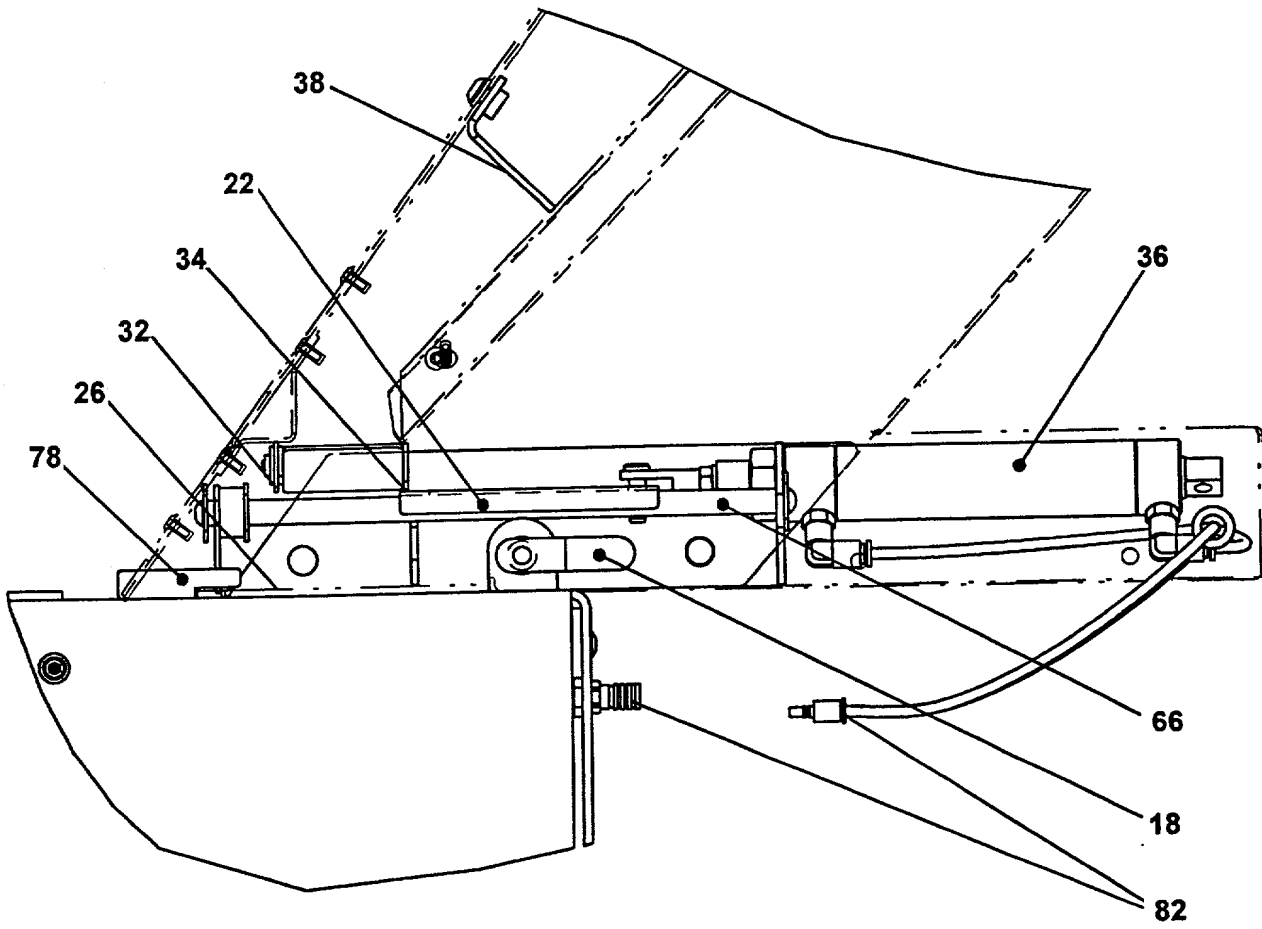


FIG. 9

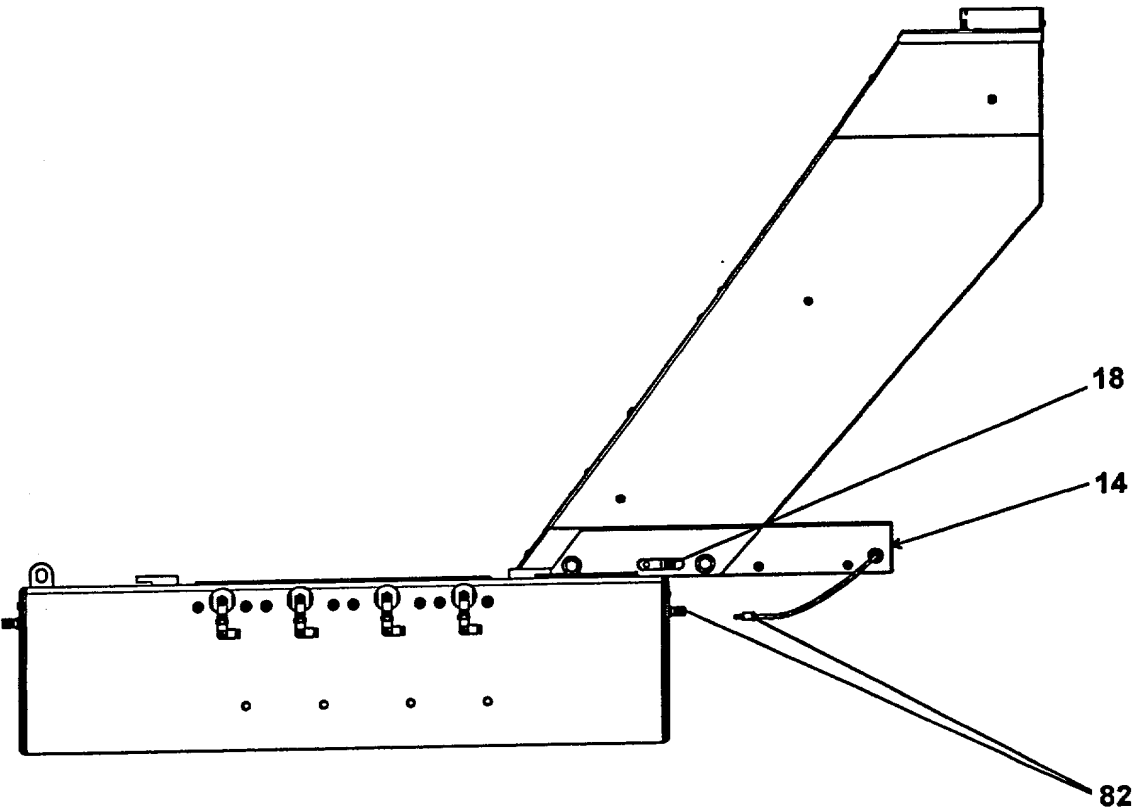


FIG. 10

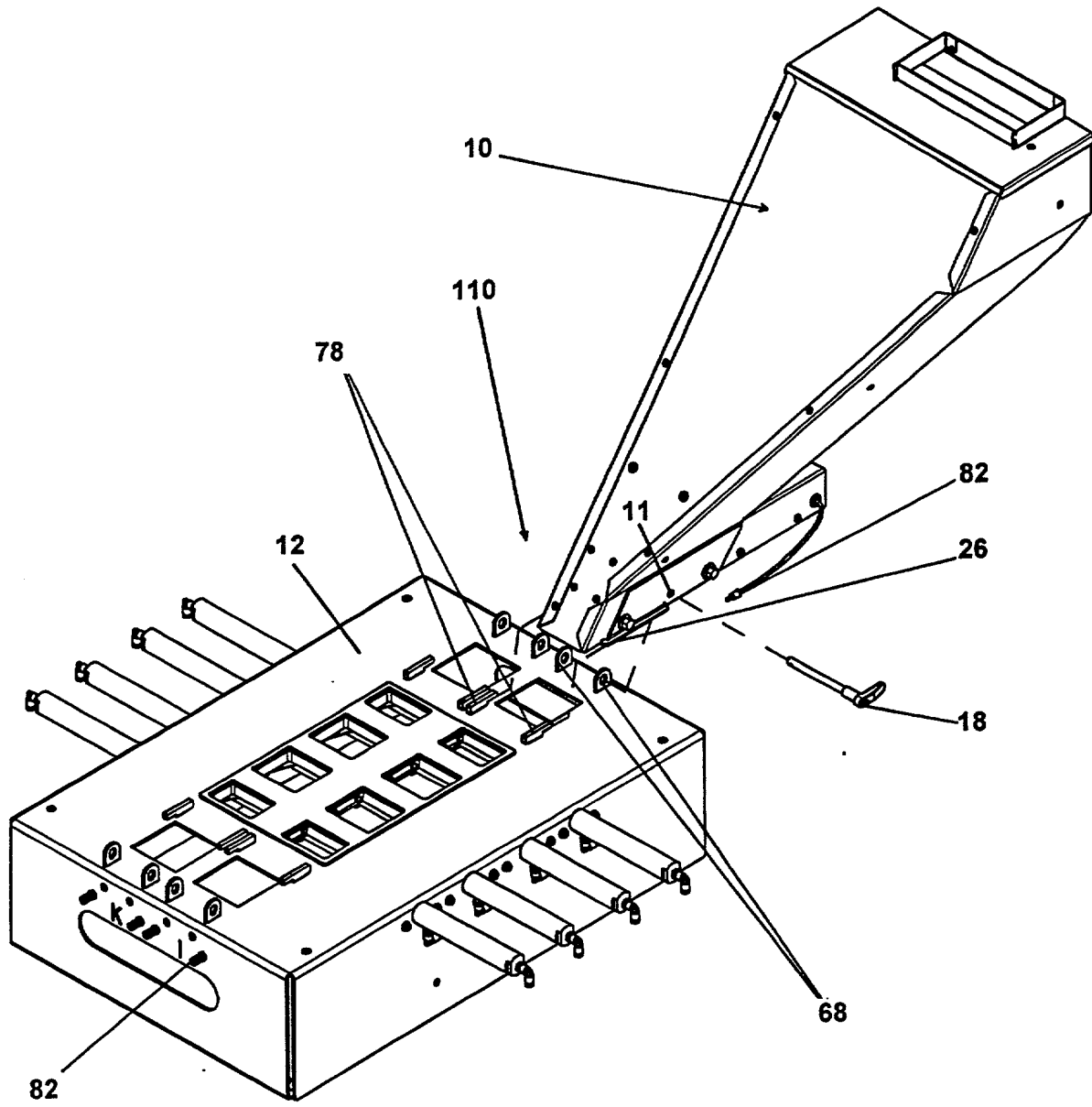


FIG. 11

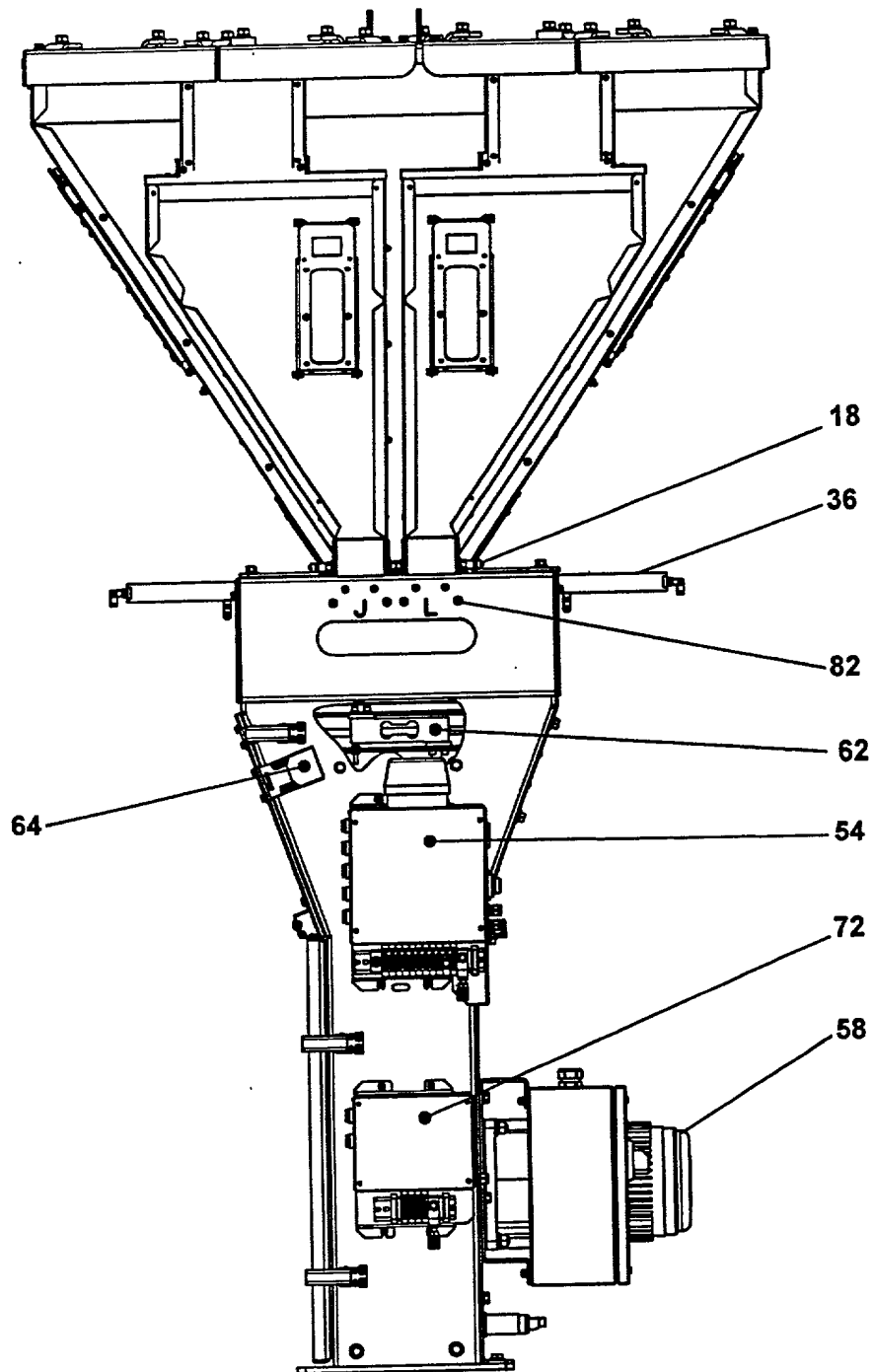


FIG. 12

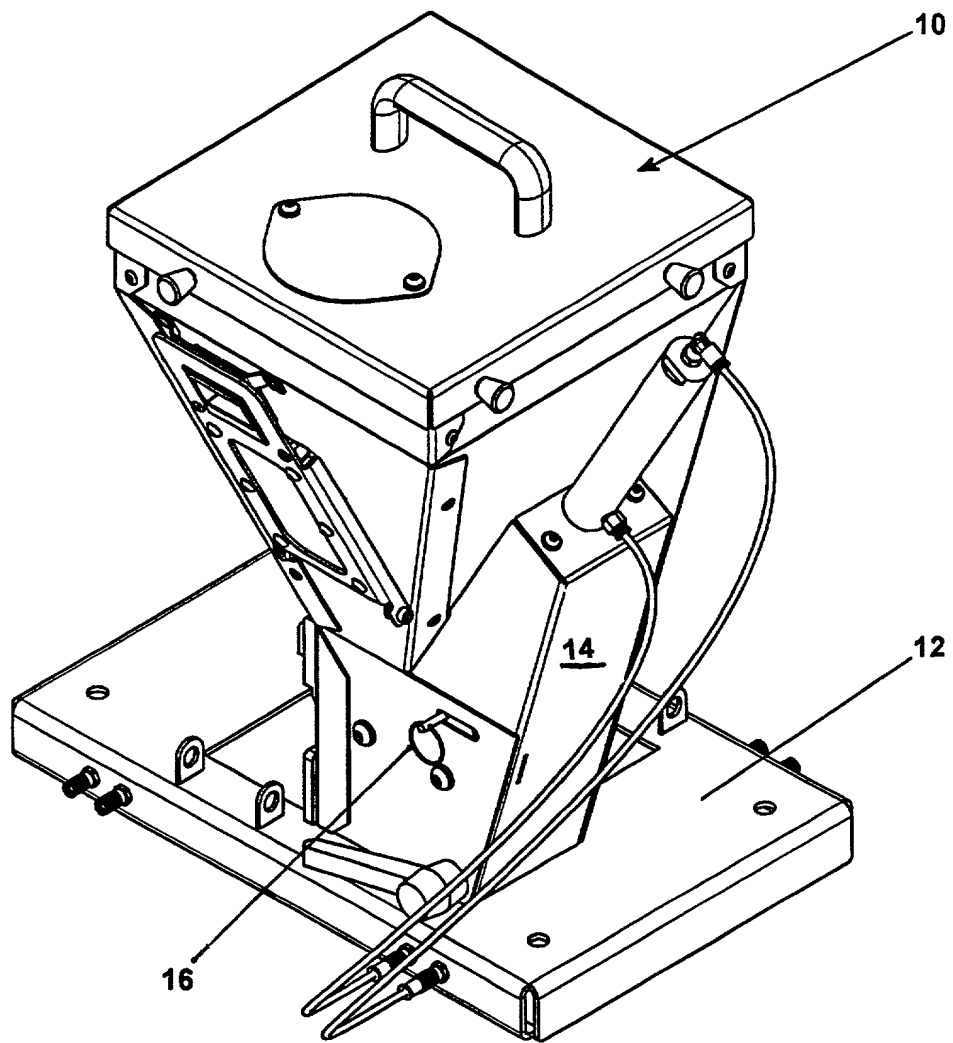


FIG. 13

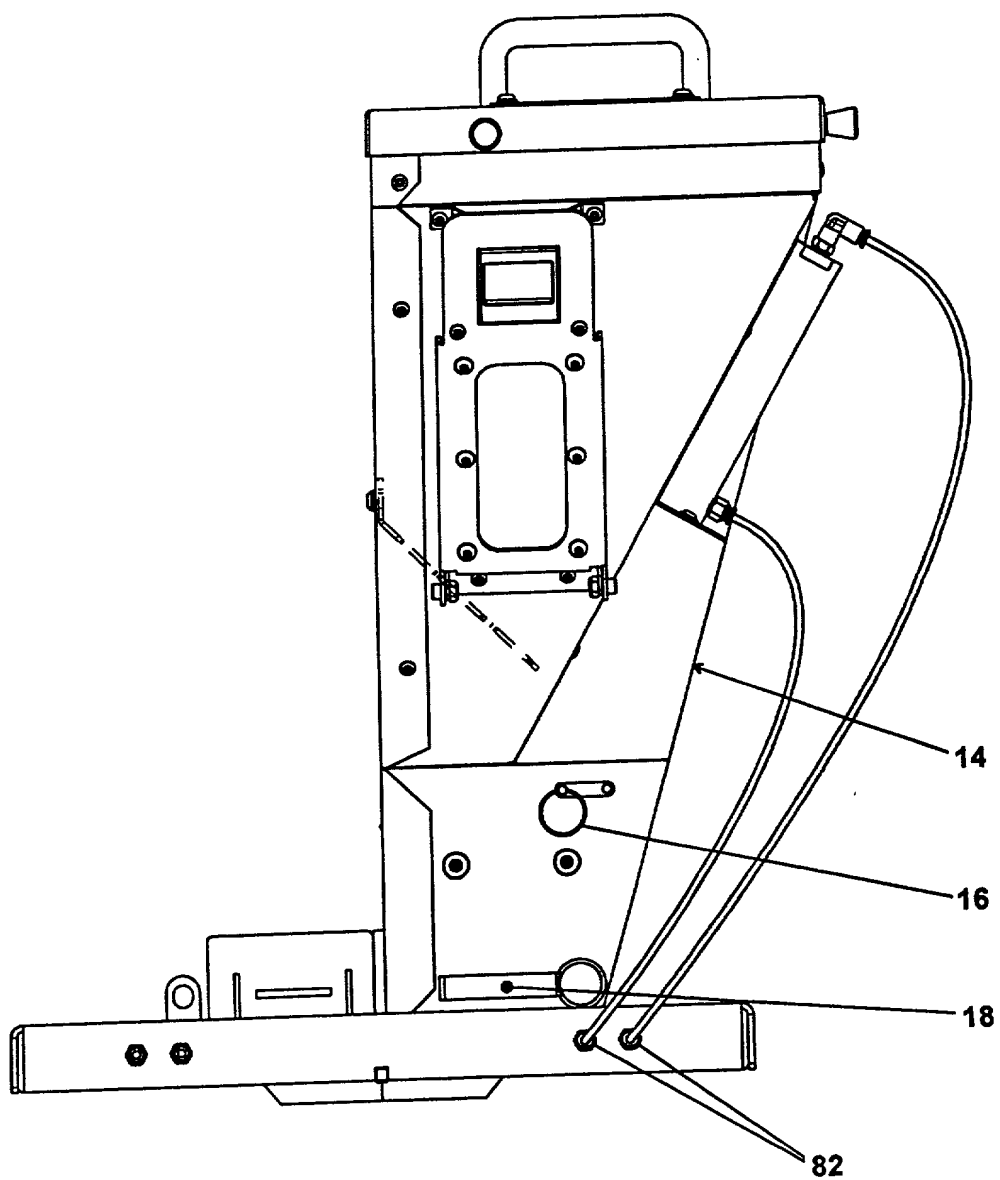


FIG. 14

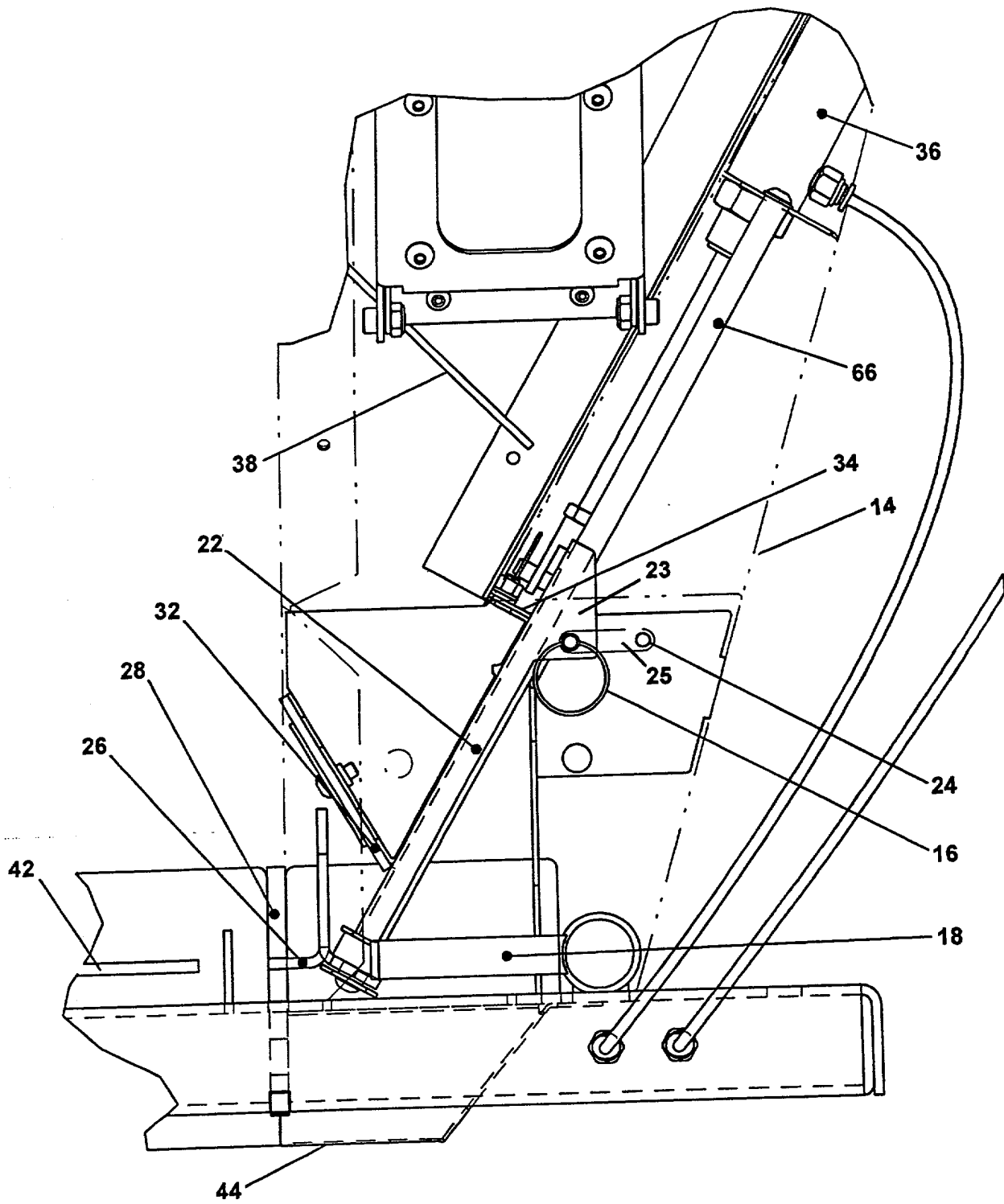


FIG. 15